

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-14196-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen M. Prokapus  
32 High Point Drive  
Medford, NJ 08055

Social Security No.:

xxx-xx-5124

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 27, 2017.

On May 29, 2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: July 10, 2018

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 30, 2018

JAN: wdr

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Karen M. Prokapus  
DebtorCase No. 16-14196-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 43

Date Rcvd: May 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2018.

db  
cr  
+Karen M. Prokapus, 32 High Point Drive, Medford, NJ 08055-3816  
+The Bank of New York Mellon, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
516042330 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
516042331 +Capl/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
516281005 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516042332 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
516042333 +Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789  
516042334 +Comenity Bank/fortunof, Po Box 182789, Columbus, OH 43218-2789  
516042335 +Comenity Bank/frtnfvsa, 4590 E Broad St, Columbus, OH 43213-1301  
516042336 +Comenity Bank/jcrewinc, Po Box 182789, Columbus, OH 43218-2789  
516042337 +Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789  
516295370 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
516042338 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
516042339 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
516042340 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
516106943 NRPL Trust Series 2015-1, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
516042343 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
516042344 +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
516042345 Rymr&flnign, CscI Dispute Team, Des Moines, IA 50306  
516063002 +Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284  
516068205 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
516042346 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
516042347 +Saxon Mortgage Service, 4708 Mercantile Dr N, Fort Worth, TX 76137-3605  
517427785 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517427786 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516042352 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
516290767 The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
516284168 +The Bank of New York Mellon, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
516042353 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)  
516989251 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
516259703 Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
516042354 Wfhm, Po Box 659558, San Antonio, TX 78265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 31 2018 00:15:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 31 2018 00:15:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
516042331 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 31 2018 00:20:39 Capl/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
516276273 +E-mail/Text: bnc@bass-associates.com May 31 2018 00:14:27 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
516042333 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:14:58 Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789  
516042334 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:14:58 Comenity Bank/fortunof, Po Box 182789, Columbus, OH 43218-2789  
516042335 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:14:58 Comenity Bank/frtnfvsa, 4590 E Broad St, Columbus, OH 43213-1301  
516042336 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:14:58 Comenity Bank/jcrewinc, Po Box 182789, Columbus, OH 43218-2789  
516042337 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:14:58 Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789  
516042341 +E-mail/Text: bnckohlsnotices@becket-lee.com May 31 2018 00:14:32 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516042342 E-mail/Text: camanagement@mtb.com May 31 2018 00:14:54 M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203  
516185152 +E-mail/Text: bankruptcydpt@mcmcg.com May 31 2018 00:15:19 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
516042348 +E-mail/PDF: gecsed@recoverycorp.com May 31 2018 00:20:05 Synch/banarepdc, Po Box 965005, Orlando, FL 32896-5005

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 43

Date Rcvd: May 30, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516042349	+E-mail/PDF: gecsed@recoverycorp.com May 31 2018 00:20:05	Syncb/care Credit,
	C/o P.o. Box 965036, Orlando, FL 32896-0001	
516042350	+E-mail/PDF: gecsed@recoverycorp.com May 31 2018 00:20:34	Syncb/gap, Po Box 965005,
	Orlando, FL 32896-5005	
516042351	+E-mail/PDF: gecsed@recoverycorp.com May 31 2018 00:20:05	Syncb/home Design Furn,
	Po Box 965036, Orlando, FL 32896-5036	
516277482	+E-mail/Text: bncmail@w-legal.com May 31 2018 00:15:30	TD Bank USA, N.A.,
	C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,	SEATTLE, WA 98121-3132
		TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	+THE BANK OF NEW YORK MELLON, Robertson, Anschutz & Schneid, P.L.,
	6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516567216*	+The Bank Of New York Mellon, Robertson, Anschutz & Schneid, P.L.,
	6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516279148*	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y,
	1000 Blue Gentian Road, Eagan, MN 55121-7700
516989255*	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y,
	1000 Blue Gentian Road, Eagan MN 55121-7700

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor The Bank of New York Mellon jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Justin Plean on behalf of Creditor THE BANK OF NEW YORK MELLON jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Miriam Rosenblatt on behalf of Creditor THE BANK OF NEW YORK MELLON bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Miriam Rosenblatt on behalf of Creditor The Bank of New York Mellon bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Patrick O. Lacsina on behalf of Creditor The Bank of New York Mellon ,  
PATRICK.LACSINA@GMAIL.COM  
Robert Manchel on behalf of Debtor Karen M. Prokapus manchellaw@yahoo.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 12